

Make the Most of YOUR Money in 2010



Keynote speaker:
Robin Thompson, M.A.
Budget Wise Consulting, Inc.
Channel 7 Action News,
Money Coach

Michigan State University Extension—Macomb and the United Way for Southeastern Michigan invite you to a FREE conference about your money.



When: Saturday, April 24, 2010

Time: 9 a.m. to 2 p.m.

Where: MISD, 44001 Garfield Road,
Clinton Township, 48038

Cost: Free. Includes continental breakfast and lunch.
Raffle prizes and more. Register by April 19.



For more information, call (586) 469-7614.

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Make the Most of Your Money in 2010 -Session Descriptions-

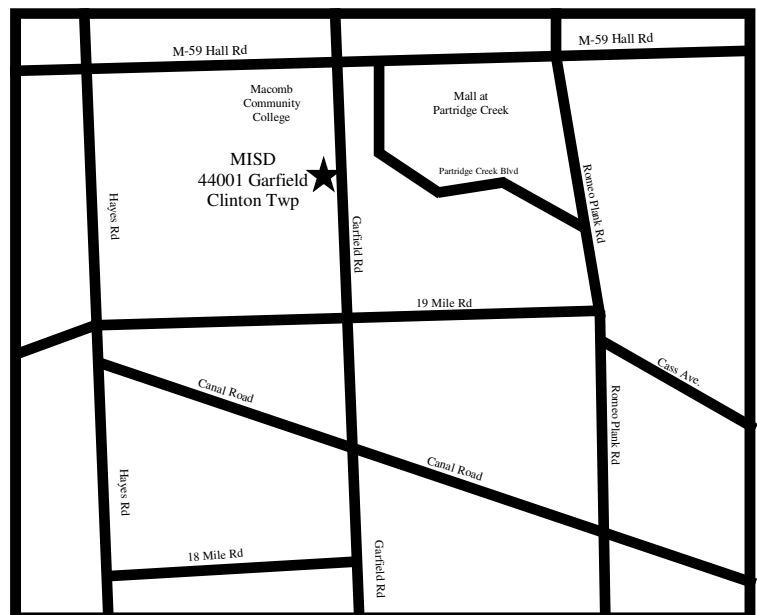
- (1) **Budget with a Purpose, Cheryl Krisiak, MSU Extension, 10:15 session**
A budget is a powerful tool for you to keep your family finances on track, find financial peace and eliminate stress in your home. Learn how to write a budget and adjust it when income or expenses change. No matter what your income is – high or low – a budget is necessary to survive as well as to reach financial goals.
- (2) **Grow Your Money, Monica Esquivel, United Way, 10:15 session**
Hear from a panel about saving and investing money through certificates of deposits, money market accounts and checking and savings accounts. Learn about the choices you have to handle your money so that it is safe, accessible, and growing.
- (3) **Stretch Your Food Dollars, Karen Hakim, MSU Extension, 10:15 session**
Save money on food (and eat better) by preparing a food budget, planning meals and sticking to your plan. Learn strategies at home and while grocery shopping to compare food items and avoid “hidden persuaders.”
- (4) **Prevent Foreclosure, Anne Lilla, MSU Extension, 10:15 session**
It may be possible to prevent foreclosure and get house payments that you can afford. Analyze your income and expenses, find out who owns your loan and work with your lender. It is a difficult process, but many people are successful in getting the help they need.
- (6) **Budget with a Purpose, Karen Giles, MSU Extension, 11:30 session**
A budget is a powerful tool for you to keep your family finances on track, find financial peace and eliminate stress in your home. Learn how to write a budget and adjust it when income or expenses change. No matter what your income is – high or low – a budget is necessary to survive as well as to reach financial goals.
- (7) **Take Charge of Credit, Debra Studebaker, MSU Extension, 11:30 session**
Most people have questions about managing their credit especially with new changes in federal credit card laws. Find up-to-date information about analyzing your credit report, strategies to get out of debt quickly and saving money on credit cards or loans.
- (8) **Is Bankruptcy the Answer? Bankruptcy Attorney, 11:30 session**
To truly solve a severe financial problem, you need clear thinking, correct information and an understanding of your options. Learn about the process of bankruptcy, potential benefits and pitfalls and issues to consider in order to reach an informed decision.
- (9) **Family Fun for Less, Great Start of Macomb, 11:30 session**
Doing things as a family does not have to cost much money. Learn about free or inexpensive activities at libraries, nature centers, parks and museums. Reconnect with your children by playing games and doing fun things at home.



-Youth Session Descriptions-

- (5) **BYOB-Be Your Own Boss, Kathy Jamieson, MSU Extension, 10:15 session**
Are you interested in turning your talents and skills into a business? Learn how other youth became entrepreneurs. Explore money making ideas for youth and see if you have what it takes to be your own boss!
- (10) **Dollars and Sense, Kathy Jamieson, MSU Extension, 11:30 session**
Do you ever wonder where all your money (allowance) goes? Do you wish you had more money to buy something special? Play fun interactive games to increase your Dollars and Sense and tips to make you money smart...

MAP TO MISD BUILDING



Make the Most of YOUR Money in 2010 - Agenda

9:00-9:20 a.m. Registration and continental breakfast

9:20 - 9:30 a.m. Welcome and Introduction
by Paul Gielegem, Chairman, Macomb County Board of Commissioners

9:30-10:00 a.m. "Make the Most of YOUR Money," Robin Thompson, M.A.
Budget Wise Consulting, Inc., Channel 7 Money Coach

10:15-11:15 a.m. Session I (pick one)

1. Budget with a Purpose
2. Grow Your Money
3. Stretch Your Food Dollars
4. Prevent Foreclosure
5. BYOB: Be Your Own Boss (youth program)*

11:30-12:30 p.m. Session II (pick one)

6. Budget with a Purpose
7. Take Charge of Credit
8. Is Bankruptcy the Answer?
9. Family Fun for Less
10. Dollars and Sense (youth program)*

12:45-2:00 p.m. Lunch
"Strengthen Your Finances—Strengthen Your Family," Constance Costner, M.S.W.
MSU Extension, Program Leader, Family Resource Management



***Youth sessions are reserved for children 4th grade and up. Childcare will not be provided.**

Separate here if mailing

Make the Most of YOUR Money in 2010 Registration Form - Registration required by April 19.

Please complete one registration form per family.

Name(s): 1. _____
2. _____
3. _____

Address: _____

Phone: _____

Email: _____

	Person 1	Person 2	Person 3
Session I number			
Session II number			

Directions for registration:

Mail to:
MSU Extension
21885 Dunham Rd, Ste 12
Clinton Township, MI 48036

Or call: (586) 469-7614

Or fax to: (586) 469-6948
Attn: Mickie

Or email:
Michele.Boczkowski@
macombcountymi.gov

Names and ages of children: _____

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Mark your calendar and register!
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